

1. A method of payment for a healthcare service, said method comprising the  
2 steps of:  
issuing, by an intermediary, a healthcare credit card, debit card or other account  
4 mechanism to a healthcare user, wherein the healthcare user agrees to repay the intermediary  
for charges incurred by the healthcare user;  
6 contracting by an intermediary with a healthcare provider, wherein the healthcare  
provider agrees to perform a predetermined healthcare service and charge the healthcare user  
8 a predetermined fee and the intermediary agrees to pay the healthcare provider the  
predetermined fee charged the healthcare user; and  
10 using the card or other mechanism by the healthcare user to tender the predetermined  
fee for receiving the predetermined healthcare service, wherein the intermediary pays the  
12 healthcare provider the predetermined fee and the healthcare user reimburses the  
intermediary.

2. A method as set forth in claim 1 including the steps of:  
2 providing the healthcare user access to a website hosted by the intermediary on a  
computer network;  
4 identifying the healthcare user accessing the healthcare website;  
providing the identified healthcare user access to a web page containing healthcare  
6 providers contracting with the intermediary; and

selecting by the healthcare user a healthcare provider from the contracting healthcare  
8 providers.

3. A method as set forth in claim 2 wherein the computer network is the Internet.

4. A method as set forth in claim 1 including the step of billing the healthcare  
2 user by the intermediary for the healthcare service performed by the healthcare service  
provider.

5. A method of payment for a healthcare service, said method comprising the  
2 steps of:

contracting between a healthcare provider and an intermediary for the healthcare  
4 provider to perform a predetermined healthcare service for a healthcare user and receive a  
predetermined fee;

6 contracting between a healthcare user and the intermediary for the healthcare user to  
pay the healthcare provider when the healthcare service is performed with a healthcare credit  
8 card issued by the intermediary;

receiving by the healthcare user the predetermined healthcare service from the  
10 healthcare provider;

charging the fee for the healthcare service using the healthcare credit card;

12           paying the healthcare provider by the intermediary according to the contract between  
the healthcare provider and the intermediary for the healthcare service charged to the  
14   healthcare credit card; and  
              paying the intermediary by the healthcare user according to the contract between the  
16   healthcare user.

6.       A method as set forth in claim 5 including the steps of:

2           providing the healthcare user access to a website hosted by the intermediary on a  
computer network;  
4           identifying the healthcare user accessing the healthcare website;  
              providing the identified healthcare user access to a web page containing healthcare  
6   providers contracting with the intermediary; and  
              selecting by the healthcare user a healthcare provider from the contracting healthcare  
8   providers.

7.       A method as set forth in claim 6 wherein the computer network is the Internet.

8.       A method as set forth in claim 5 including the step of billing the healthcare  
2   user by the intermediary for the healthcare service performed by the healthcare service  
provider, after said step of paying the healthcare provider.

9. A method of payment for a healthcare service, said method comprising the  
2 steps of:
- 4 contracting between a healthcare provider and an intermediary for the healthcare  
provider to perform a predetermined healthcare service for a healthcare user and receive a  
predetermined fee;
  - 6 contracting between a healthcare user and the intermediary for the healthcare user to  
pay the healthcare provider when the healthcare service is performed with a healthcare credit  
8 card issued by the intermediary;
  - 10 providing the healthcare user access to a web site hosted by the intermediary on a  
computer network;
  - 12 identifying the healthcare user accessing the healthcare website;
  - 14 providing the identified healthcare user access to a web page containing healthcare  
providers contracting with the intermediary;
  - 16 selecting by the healthcare user a healthcare provider from the contracting healthcare  
providers;
  - 18 receiving by the healthcare user the predetermined healthcare service from the selected  
healthcare provider;
  - charging the fee for receiving the predetermined healthcare service using the  
healthcare credit card;

20           paying the selected healthcare provider by the intermediary according to the contract  
between the healthcare provider and the intermediary for the healthcare service charged to the  
22   healthcare credit card; and  
paying the intermediary by the healthcare user according to the contract between the  
24   healthcare user and the intermediary as payment for the healthcare service rendered by the  
selected healthcare provider.

10.    A method as set forth in claim 9 wherein the computer network is the Internet.

11.    A method as set forth in claim 9 including the step of billing the healthcare  
2   user by the intermediary for the healthcare service performed by the healthcare service  
provider, after said step of paying the healthcare provider.